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2700 First Indiana Plaza
135 North Pennsylvania Street
Indianapolis, Indiana 46204
(317) 684-5000

PATENT APPLICATION*IN THE UNITED STATES PATENT AND TRADEMARK OFFICE*

Atty. Docket:	9603-0007	}
Applicant:	Kramer et al.	}
Invention:	PAYMENT MONITORING SYSTEM	}
Serial No.:	09/991,197	}
Filed:	November 16, 2001	}

Certificate Under 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231

on February 13, 2002

James A. Coles
James A. Coles

Dated: February 13, 2002

Box: Missing Parts
Commissioner for Patents
Washington, D.C. 20231

COPY OF PAPERS
ORIGINALLY FILED
03/27/02

Dear Sir:

In response to the NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION dated December 7, 2002 (a copy of which is enclosed), applicants submit herewith a signed Declaration and Power of Attorney - Patent Application form, Petition for Extension of Time, and two checks; one in the amount of \$65.00 which covers the fee for the late filing of the Declaration, and one in the amount of \$55.00 which covers the one month small entity extension fee. Please charge any additional fees that may be due in connection with this Declaration to Bose McKinney & Evans LLP's Deposit Account No. 02-3223. A copy of this Letter is enclosed for that purpose.

Respectfully submitted,

BOSE McKINNEY & EVANS LLP

James A. Coles
James A. Coles
Registration No. 28,291

Indianapolis, Indiana
(317) 684-5283
ODMA/HODMA/DTI:270109:1

183483	9603-7	02	00000000 001011	Received from <317 684 5173> at 3/27/02 3:39:23 PM [Normal Standard Time]
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TOTAL				55.00

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BOSE McKINNEY & EVANS LLP
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MAR 27 2002

Mailed: February 18, 2002
 Applicant: Kramer et al.
 Title: PAYMENT MONITORING SYSTEM
 Serial No.: 09/991,197
 Filed: November 16, 2001
 Atty. Docket: 9603-0007

- Missing Parts Transmittal Letter (In Duplicate)
 Copy of Notice to File Missing Parts of Nonprovisional Application
 Declaration and Power of Attorney form
 Petition for Extension of Time
 Check in the amount of \$55.00
 Check in the amount of \$65.00

The stamp of the U.S. Patent and Trademark Office hereon indicates receipt of the above-identified documents.

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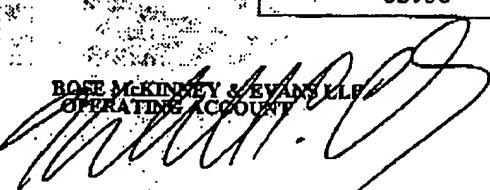
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UNITED STATES DEPARTMENT OF COMMERCE
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www.uspto.gov

Application Number	Filing Date	First Named Applicant	Atty. Docket No.
09/991,197	11/16/2001	Kramer, Gerald Arthur	9603-0007

Intellectual Property Group
Bose McKinney & Evans LLP
2700 First Indiana Plaza
135 North Pennsylvania Street
Indianapolis IN 46204
Title: Payment monitoring system

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MAR 27 2002

BOSE MCKINNEY & EVANS

Date Mailed: 03/21/2002

Request for Substitute Papers

The papers filed on 02/27/02 are no longer in condition to become part of the permanent records of the United States Patent and Trademark Office (USPTO) for this application (37 CFR 1.52(a)) due to the United States Postal Service sanitization process.

The USPTO requests that applicant provide a copy of the above-identified papers (except for any U.S. or foreign patent documents submitted with the above-identified papers) with a statement that such copy is a complete and accurate copy of the above-identified papers (signing and returning a copy of this notice will provide such a statement). The reply to this letter should be submitted to the USPTO by facsimile at the number indicated 703-746-4060(OIPE).

Alternatively, the reply to this letter may be hand-carried to the Customer Service Window located in Room 1B03 of Crystal Plaza Building 2, Arlington, Virginia, 22202.

The USPTO strongly prefers that the reply to this letter be submitted by facsimile. However, if applicant cannot submit the reply to this letter by facsimile (or hand-delivery), the reply may be mailed to: Box Duplicate OIPE, U.S. Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202-2327.

This letter is not a notice under 37 CFR 1.251. However, failure to timely replay to this notice within two (2) weeks of the date of receipt of this letter may result in the USPTO issuing a notice under 37 CFR 1.251. A copy of this notice should be included with the reply.

The enclosed papers are a complete and accurate copy of the above-identified papers.

S. Signature: JAMES A. COLES Name: JAMES A. COLES Registration No.: 28291
Signature: JAMES A. COLES Date: 3/27/02
Name: JAMES A. COLES

03CO

Received from (317) 684-5173 at 3/27/02 3:39:23 PM Eastern Standard Time

09.991.197

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**BOSE
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& EVANS LLP**

ATTORNEYS AT LAW

James A. Coles

Downtown Office

Direct Dial (317) 684-5251

E-Mail: JColes@boselaw.com

OIPE

MAR 27 2002

FAX COVER SHEET

Date: March 27, 2002

From: James A. Coles

CONFIDENTIALITY NOTICE: The materials enclosed with this facsimile transmission are private and confidential and are the property of the sender. The information contained in the material is privileged and is intended only for the use of the individual(s) or entity(ies) named below. If you are not the intended recipient, be advised that any unauthorized disclosure, copying, distributing or the taking of any action in reliance on the contents of this telecopy is strictly prohibited. If you have received this facsimile transmission in error, please immediately notify us by telephone to arrange for return of the forwarded documents to us.

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Total Number of Pages Transmitted (including cover sheet): 9

Per your instructions, attached please find the papers filed on February 27, 2002 along with the signed copy of the Request for Substitute Papers. If you should have any questions, please do not hesitate to contact me.

If you experience any problems in receiving any of these pages, please call the Copy Center as soon as possible,
(317) 684-5144. Thank you. Operator Initials: _____

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UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/991,197	11/16/2001	Gerald Arthur Kramer	9603-0007

Intellectual Property Group
Bose McKinney & Evans LLP
2700 First Indiana Plaza
135 North Pennsylvania Street
Indianapolis, IN 46204

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MAR 27 2002
CONFIRMATION NO. 3426

FORMALITIES LETTER



OC00000007172802

COPY OF PAPERS
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02/27/02

Date Mailed: 12/07/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 65.

A copy of this notice MUST be returned with the reply.


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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE